

SNAPSHOT of HOME Program Performance--As of 06/30/11
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ):

State:

PJ's Total HOME Allocation Received:

PJ's Size Grouping*:

PJ Since (FY):

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	B	Overall
Program Progress:				PJs in State:	19		
% of Funds Committed	96.23 %	95.73 %	8	92.63 %	78	79	
% of Funds Disbursed	91.90 %	90.86 %	9	86.67 %	81	80	
Leveraging Ratio for Rental Activities	1.3	8.81	18	5.03	13	17	
% of Completed Rental Disbursements to All Rental Commitments***	98.25 %	92.93 %	8	88.14 %	48	44	
% of Completed CHDO Disbursements to All CHDO Reservations***	90.02 %	75.03 %	4	76.19 %	81	78	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	89.49 %	82.21 %	6	81.48 %	74	69	
% of 0-30% AMI Renters to All Renters***	64.86 %	52.16 %	5	45.62 %	86	82	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	98.20 %	97.79 %	13	96.17 %	41	40	
Overall Ranking:			In State:	9 / 19	Nationally:	70 74	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$29,938	\$28,474		\$28,750	333 Units	24.70 %	
Homebuyer Unit	\$9,403	\$17,035		\$15,714	866 Units	64.30 %	
Homeowner-Rehab Unit	\$22,761	\$15,657		\$21,140	107 Units	7.90 %	
TBRA Unit	\$2,551	\$4,084		\$3,230	41 Units	3.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (216 PJs)

C = PJ's Annual Allocation is less than \$1 million (287 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Lowell MA

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$53,956	\$90,899	\$26,317
State:*	\$161,842	\$107,277	\$23,238
National:**	\$103,194	\$78,960	\$24,147

CHDO Operating Expenses:
(% of allocation)

PJ:	0.3 %
National Avg:	1.2 %

R.S. Means Cost Index: 1.12

	Rental %	Homebuyer %	Homeowner %	TBRA %		Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:					HOUSEHOLD TYPE:				
White:	55.7	50.1	55.7	50.0	Single/Non-Elderly:	35.2	26.3	17.9	50.0
Black/African American:	6.7	9.2	13.2	0.0	Elderly:	22.0	3.1	19.8	0.0
Asian:	3.4	6.0	7.5	0.0	Related/Single Parent:	32.1	24.8	17.9	50.0
American Indian/Alaska Native:	0.3	2.5	0.0	0.0	Related/Two Parent:	7.3	41.7	40.6	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0	Other:	3.4	3.5	0.9	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0					
Asian and White:	0.0	0.0	0.0	0.0					
Black/African American and White:	0.6	0.0	0.0	0.0					
American Indian/Alaska Native and Black:	0.0	0.1	0.0	0.0					
Other Multi Racial:	0.3	0.1	0.0	0.0					
Asian/Pacific Islander:	2.1	7.7	4.7	0.0					
ETHNICITY:									
Hispanic	30.9	23.7	16.0	50.0					
HOUSEHOLD SIZE:					SUPPLEMENTAL RENTAL ASSISTANCE:				
1 Person:	46.8	21.7	14.2	50.0	Section 8:	29.1	3.1 [#]		
2 Persons:	20.8	14.2	18.9	50.0	HOME TBRA:	3.7			
3 Persons:	16.2	22.7	24.5	0.0	Other:	40.7			
4 Persons:	6.7	19.3	20.8	0.0	No Assistance:	26.6			
5 Persons:	5.8	13.5	12.3	0.0					
6 Persons:	2.4	5.0	5.7	0.0					
7 Persons:	0.9	2.2	0.0	0.0					
8 or more Persons:	0.3	0.9	0.9	0.0					
					# of Section 504 Compliant Units / Completed Units Since 2001				71

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —
SNAPSHOT WORKSHEET - RED FLAG INDICATORS
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Lowell State: MA Group Rank: 70
 (Percentile)
 State Rank: 9 / 19 PJs Overall Rank: 74
 (Percentile)
 Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 85.50%	98.25	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 60.40%	90.02	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	89.49	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 92.15%	98.2	
"ALLOCATION-YEARS" NOT DISBURSED***		> 2.980	1.41	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2006 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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